IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:) Examiner: Lynda C. JASMIN
Editt GONEN-FRIEDMAN et al.	Group Art Unit: 3627
Serial No.: 09/777,513) Confirmation No.: 9633
Filed: February 6, 2001) Customer No.: 53156
Title: METHODS AND SYSTEMS FOR ONLINE SELF-SERVICE RECEIVABLES MANAGE-MENT AND AUTOMATED ONLINE RECEIVABLES DISPUTE RESOLUTION Atty. Docket No.: ORCL5643))))) AMENDMENT))

Mail Stop Amendment Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed January 17, 2006, please amend the above application as indicated below.

A complete listing of the claims begins on page 2 of this paper;

Remarks begin on page 15 of this paper.